



U.S. Department of Agriculture



Committed to the future of rural communities.

# BACKING THE BUSINESS OF

USDA RURAL DEVELOPMENT IS OFFERING OUR LENDER-PARTNERS A PROGRAM THAT IS FORTIFIED BY A NEARLY 300 PERCENT INCREASE IN FUNDING, A GUARANTEE THAT SUPPORTS UP TO 90 PERCENT OF THE LENDER'S RISK, CREDIT ENHANCEMENTS, AND OUR BEST EFFORT TO PROVIDE A GUARANTEE FOR EVERY ELIGIBLE LOAN.

HOW YOU CAN  
GET YOUR SHARE  
OF USDA'S LARGEST  
AND STRONGEST  
PROGRAM EVER

**\$1.5**

# RURAL AMERICA

## BUSINESS & INDUSTRY GUARANTEED LOAN PROGRAM

New funding of \$1.5 billion to boost rural business through the American Recovery and Reinvestment Act of 2009 (ARRA) is the right program at the right time for rural America.

The USDA Business & Industry (B&I) Guaranteed Loan Program – administered by USDA Rural Development - is a “win-win” for lenders, rural businesses, and rural communities. As our valued partner, you now have a stronger incentive to make loans to rural businesses, and those businesses

now have a better chance of getting the financing and terms they need. As a result, the rural communities themselves can thrive as their local businesses grow.

B&I loan guarantees are a top priority for USDA. Our local team of professionals is motivated, trained, and ready to work with you. Let's talk about your customers' needs, and then put together a guaranteed loan that works for everyone: for you, for your customers, for your community, for America.



# BILLION



## PROFITABILITY AND FLEXIBILITY FOR LENDERS

*Increased State approval limits, higher guarantees, fewer fees, faster approvals, and shared risk*

- Guarantees of up to 90 percent mean shared risk and better liquidity for you.
- Guaranteed loans can make you a more competitive lender.
- You can now take a second look at large or specialized loan opportunities.
- The guaranteed portion of the loan does not count against your legal lending limits.
- The secondary market for B&I guaranteed loans can be a profitable and continuing source of revenue for you.

## ACCESS TO A LARGER POOL OF LOAN GUARANTEES

*The largest Federal guaranteed loan program ever developed for rural America*

- The ARRA brings \$1.5 billion in additional funding for B&I guaranteed loans – an increase of nearly 300 percent.
- More than ever, your USDA team of rural business professionals is committed to going the extra mile to make a difference.
- USDA is increasing the approval limits at the State level, and speeding up credit to your customers.
- The guarantee fee has been reduced and USDA has eliminated the annual renewal fee on loan guarantees for ARRA projects.

## A BOOST FOR COMMUNITY LEADERSHIP

*Help for community-oriented lenders to take the lead in economic development*

- Federally financed, but locally focused, B&I guaranteed loans can help you stimulate economic recovery in your rural community.
- This USDA B&I Guaranteed Loan Program is the only Federal loan guaranteed program that is exclusive to rural businesses.
- Our nationwide USDA rural business team is dedicated to making its best effort to provide a guarantee for every eligible loan.

## ENHANCED CUSTOMER RELATIONSHIPS

*Lenders still own the customer relationship*

- You use your own documents, security instruments, and commercial underwriting requirements.
- You set your own interest rates and terms, and you service your own loans.
- The amount of guaranteed loans to one borrower from the agency excludes any guaranteed loans made to affiliates.
- Borrowers' cash and liquid assets are not limitations.
- Through one-on-one customer service, our local USDA team members can assist you with the entire process to give you more time to concentrate on the customer relationship.







# ACCESS TO B&I GUARANTEED LOANS IS CLOSER THAN YOU MAY THINK

RURAL BUSINESS PROFESSIONALS WHO  
KNOW YOUR COMMUNITY ARE MOTIVATED  
TO WORK WITH YOU TO STIMULATE LOCAL  
RECOVERY NOW.

Although it is a nationwide effort, this strongest-ever USDA B&I Guaranteed Loan Program is locally managed. Our team of rural business professionals is up to speed on this important initiative and ready to partner with you to make it happen. We'll help you with the application. We'll stay in touch as your application is reviewed. We'll push for prompt approval of your loan guarantee.

We know that working with you, our lender-partners, will help rural businesses and rural communities grow. Together, we can spark a resurgence in rural America, making it an even better place to live and do business.

Find your USDA B&I Guaranteed Loan Program partner at our website:

**[WWW.RURDEV.USDA.GOV/RBS/BUSP/B&I\\_GAR.HTM](http://WWW.RURDEV.USDA.GOV/RBS/BUSP/B&I_GAR.HTM)**



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or visit:

**[www.rurdev.usda.gov](http://www.rurdev.usda.gov)**

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